



# Western Coast Insurance Services

## Estimating Procedures

### **Assignments:**

Prior to submitting an estimate for review to the Western Coast Insurance adjuster and Crash Space Appraisals, the repair shop ***must*** have received an assignment sheet from the handling adjuster by email. If an assignment was not emailed, capture the customer's information, vehicle images and damage details and have the customer contact their handling adjuster to advise them of the shop that they have selected. An assignment will be emailed to your shop and Crash Space Appraisals once the adjuster is satisfied the claim can be released.

The shop estimator must review the kind/type of loss and confirm if the damages present on the vehicle ***and*** the damages the customer is claiming are consistent with the loss details. If in the opinion of the shop estimator, they do not appear to be consistent the shop should note their concerns in the body of their email when submitting the claim estimate and images for review and approval. If there are any concerns the appraiser from Crash Space will contact the shop to discuss.

### **Image Documentation Requirements on all Claims:**

- Areas of all damages, including height photos (both inner and outer panels)
- Four corners of the vehicle
- Roof
- Tires showing tread wear & type of rim/wheel covers
- Unrelated damage (if any) • Engine area • Serial #'s, dash plate and decal on the inner door area
- Interior images including:
  - o odometer reading
  - o dash
  - o console
  - o left front door trim panel
  - o carpet
  - o seats
  - o headliner

### **Electronic Estimates:**

Western Coast Insurance Services will only accept electronic estimates written using licensed software purchased directly by your shop from a third-party estimating software provider (Mitchell, ADXE etc.). Failure to follow these requirements will result in delays in the estimate approval process. All estimates and images must be submitted to [NIO-Claims@westernfg.ca](mailto:NIO-Claims@westernfg.ca) and [assignment@crashspace.ca](mailto:assignment@crashspace.ca) for approval before repairs can commence.



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### **Supplements:**

Once an estimate has been approved, any changes must be submitted in a supplement form clearly identifying the changes to the Western Coast Insurance Services adjuster at [NIO-Claims@westernfg.ca](mailto:NIO-Claims@westernfg.ca) and the appraiser at [assignment@crashspace.ca](mailto:assignment@crashspace.ca). Failure to do so will result in a delay in approving any changes to the estimate and possibly final claim payment. If repairs continue and approval has not been given, the shop is at risk of the supplement not being approved.

### **Collision Repair Rates:**

The shops current insurance industry rate based on their British Columbia Accreditation level will apply. Western Coast Insurance Services (WCIS) reserves the right to apply rates based on a shops equipment and training achieved by their technicians. Preferential rates may be given to shops that have achieved OEM, CCRP or CCIAP certifications. (Refer to the latest material rate bulletin located on Crash Space Appraisals (CSA) website)

### **Glass Rates:**

The shops current insurance industry rate based on their accreditation level will apply. If glass is being replaced in accordance with repairs, the following will apply:

- If there are no overlaps in replacement parts labor, the NAGS rate to install the part will apply (typically on repaired panels). This must be entered as a sublet at the current insurance glass rate multiplied by the time listed in the NAGS calculator.
- If there are overlaps in labor when glass parts are being replaced in conjunction with body panels, the ADXE or Mitchell overlap time will apply.

### **Scans and Calibration:**

A 0.4-hour charge at the shops mechanical rate will apply for a pre and post repair scan (no more than a total of 0.8 hours). The pre repair scan must be completed prior to disassembly of the vehicle. Failure to do so will result in the cost not being covered on the estimate. The following will apply for the qualifications of scans:

- The damages and/or repairs must support the need to complete a scan, i.e.: the vehicle must be equipped with the advanced crash avoidance equipment/systems or sensors and the area the parts are located be affected by the damages or repair process.
- The shop must provide the pre and post repair scan reports to the adjuster for the file documentation.
- Any calibration required and not completed in-house must be pre-approved by the appraiser.



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### **Wheel Alignments:**

Current insurance industry rates apply to all wheel alignments in BC, \$125.00 for four wheel and \$90.00 for two-wheel alignments. The shop must include a copy of the wheel alignment print out showing the pre and post alignment specifications with the final invoice to support the successful completion of the alignment.

### **Submitting a Claim for Payment:**

Prior to submitting the final invoice to the Western Coast Insurance Services adjuster for payment, the following requirements must be met and completed:

- Copies of all parts and sublet invoices to support charges on the estimate.
- The final invoice must match the last approved estimate or supplement.
- Copies of the wheel alignment specifications (if applicable).
- Copies of the pre and post scan reports (if applicable).
- Signed documentation by the shop and the customer, confirming the repairs were completed, and the deductible, depreciation, and GST (if applicable) were collected from the customer in full.

### **Rental and Alternative Transportation (ATS) Charges:**

Rental coverage and courtesy vehicle arrangements are to be approved by the handling adjuster if rentals are not already pre-approved (i.e., non-drives). Rental or courtesy vehicle charges are not to be included on any estimate submitted and are to be billed directly to the Western Coast Insurance Services adjuster once pre-approval has been given.

### **Rental Coverage on ICBC Hit & Run Claims:**

No rental coverages are payable by Western Coast Insurance Services on ICBC Hit & Run claims when ATS can be charged to ICBC on the estimate by the collision shop (repairer). Effective May 2021, if the hit and run claim is accepted and being managed under the customers WCIS collision coverage and not through the ICBC hit & run fund coverage, the rental or courtesy vehicle may be payable by WCIS and will be approved by the handling adjuster on a case-by-case instance.

### **Tow Charges on NON-DRIVES:**

Tow and storage charges are not to be included in the estimate and are to be billed to the Western Coast Insurance Services adjuster separately. Tow charges to move a vehicle to a sublet provider facilitate repairs once the vehicle is in the shop can be included on the estimate.



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### **Refinish Guidelines:**

The following will apply to refinish where deemed appropriate by the appraiser:

- Blends to windshield pillars and rockers on most vehicles are not required. Exceptions can be made and, prior to submitting the claim, please contact the appraiser for confirmation of process.
- Extended clear coat is chargeable if applicable for upper roof areas at 0.4-hours refinish, per side when refinish or blend of a quarter panel is required and there is no cut-off point on the sail panel.
- Refinish allowances see Paint and Repair Allowances.
- Any refinish items not listed in the estimating system can be entered at a reasonable cost, include a estimate line remark "no time in system JT to apply" 0.8 hours for texture, 0.5 hours rock guard first panel, 0.3 hours each additional panel, inner paint on repaired panels time should be a percentage for the repaired area based on the full refinish time listed in the estimating software. The time can be shown as a manual entry on the estimate.

### **Repair Processes:**

All OEM or industry recognized (I-CAR, AllData, Mitchell, etc.) repair procedures and processes must always be followed when repairing vehicles. This includes but not limited to the use of the OEM and Industry recommended equipment, tools, and repair products.

### **Parts & Sublet Repairs**

#### **Mark Up on Parts and sublet repairs:**

Insurance will not pay for parts or be surcharged for parts deliveries or surcharged for sublet repairs that exceed list pricing available to the public or offered to other collision repair shops. The following applies to parts and sublet mark ups:

- Aftermarket and OEM Surplus parts: No mark up can be applied to the part list price noted in ADXE or Mitchell or on the dealership invoice. If the aftermarket part is not listed in the estimating system and is Certified a 25% markup will be allowed. Every effort to negotiate a discount on the list price must be made. If there is no discount applied by the supplier, approval of the mark up over list price must be given by the insurance appraiser before submission of the estimate.
- OEM parts: No mark up can be applied to the part list price noted in ADXE or Mitchell or the OEM list price as noted on the dealership invoice. Every effort to negotiate a discount on the list price must be made. If there is no discount applied by the dealer, approval of the mark up over list price must be given by the insurance appraiser before submission of the estimate.
- Recycled parts: The recycler will apply a discount of 20% to the negotiated parts cost as confirmed by the shop estimator or insurance appraiser. Every effort to negotiate a



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discount on the established list price must be made. If there is no discount applied by the recycler, approval of the mark up over list price must be given by the insurance appraiser before submission of the estimate.

- Sublet repairs: The sublet provider should offer a trade discount to the body shop from the established list price for the specific repair operation being completed. There may be some instances where additional costs may apply. i.e., detailing of a stolen vehicle, shim kit installation on wheel alignments etc. Approval for markups must be given by the insurance appraiser.

#### **Alternative Parts:**

The following applies to all claims, except for replacement cost parts coverage purchased through Western Coast Insurance Services:

- Aftermarket CAPA Certified parts may be used when and where available, with exception to structural components, rebars, absorbers and bumper mounting brackets (must be OEM).
- Recycled parts may be used, providing the parts are from the same year or newer vehicle and the parts are of insurance quality.
- The invoice from the recycler must include the year, make, model, mileage, and serial number of the vehicle the recycled parts were removed from.
- A fair and reasonable shipping and crating charge can be applied for parts sourced outside of the recyclers delivery area and is subject to approval by the appraiser.
- The use of recycled SRS sensors, clock springs and modules are not permitted.
- The use of recycled wiring harnesses that have no signs of prior damage and the SRS systems on the donor vehicle did not deploy may be used.
- When recycled assemblies are installed, the shop may replace the bearing and, if a sealed unit, the hub, reflective of the estimating software times and parts cost. Consideration for aftermarket suspension bearings should be made.

**Freight on Parts:** Freight charges on all OEM parts are not chargeable on WCIS claims. Dealerships outside of a repair shops immediate regions are shipping and supplying OEM parts at no additional cost to the repair facility (i.e., Lower Mainland to Vancouver Island or Interior). Every effort must be made by the repair facility to manage overall repair costs and negotiate with their Dealerships any freight charges. The policy is consistent with OEM Surplus and Aftermarket parts suppliers not charging freight costs for parts deliveries.

There may be case by case exceptions for freight charges payable with back ordered parts to expedite the parts delivery, each instance will require pre-approval by the appraiser before freight costs can be added onto the repair estimate.

The policy regarding recycled parts will be consistent with current industry billing practices for freight and crating costs. Freight charges are to be billed based on the actual cost charged on the freight invoice.



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### **Depreciation on Paint, Tires and Mechanical Replacement Parts:**

- Reasonable depreciation should apply to all refinish, tires and wearable mechanical parts that may require replacement. These items will be reviewed by the approving appraiser.
- The first \$50.00 of the depreciation will be waived by Western Coast Insurance Services. If the cost of the depreciation is less than the \$50.00 waiver, note the total depreciation cost as a line remark stating "\$XX.XX is below the \$50.00 waiver".
- The depreciation must be collected by the repairer and documentation noted as such in the final invoice submitted to Western Coast Insurance Services for payment.

### **Paint and Repair Allowances:**

Paint and repair allowances will apply to all parts which can be repaired and refinished that have unrelated damages, excessive wear, or rust present and will be based on the severity of the unrelated damages or paint condition to a panel or part. Note the concerns on the estimate and in email to the insurance appraiser to review.

### **Additional Estimating Items:**

The following items are ***not*** payable by Western Coast Insurance Services:

- Tint color (if an ADXE estimate).
- Cover car exterior/spray max.
- Tow charges for items that can be completed in-house (pre-approval is required).
- Enviro Levy for hazardous waste disposal (except for sublet tire repairs).
- Vehicle storage on repairable or total loss vehicles (unless pre-approval has been given by the adjuster).
- Estimate creation and image documentation.

The following items may be considered for payment by Western Coast Insurance Services and require pre-approval:

- **Tint color:** 0.3 hours for Mitchell estimates only.
- **Two or four-wheel alignments:** (proof of specifications to be submitted with the final invoice). The sublet charges applicable are \$125.00 for 4-wheel and \$90.00 for 2-wheel alignments. If the collision repair shop is equipped with an alignment machine, the charges can be entered as labor time in ADXE or Mitchell estimating at the equivalent costs.
- **Aim headlights:** if completed using approved headlight aiming equipment or as a sublet. The time listed in the estimating software is to be utilized at sheet metal rate.
- **Tape pinstriping:** 0.2 hours first panel, 0.1 hours adjacent panels, to a maximum of 0.5 hours per side, per color. The part cost of the pinstripe will start at \$15.00 per side per color and is dependant on size and availability of the decaling.
- **Teardown or strip time** on a total loss vehicle when approval has been given for disassembly to determine cost of repairs. The time will be discussed by the shop and appraiser and approved accordingly. It is the expectation that all parts on the vehicle that were removed will be reinstalled on the vehicle prior to the vehicle being towed from the



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shop. Western Coast Insurance Services may request that the customer attend the shop to remove any personals and plates from the vehicle prior to being towed out of the shop.

#### • **Wheel Rim and/or Tire replacement and/or sublet wheel repair:**

When a rim as a standalone item, or both the rim and tire require replacement the following applies:

- If the repairs are done inhouse by the body shop, ADXE or Mitchell time to replace the rim will apply and a sublet amount to balance the rim and tire of \$15.00 for a mag and \$10.00 for a steel wheel can be entered manually onto the estimate. The shop must have the appropriate wheel and tire equipment in house to charge the Re & Re time on the estimate.
- If the mounting of the tire to the rim are done as a sublet, a 0.2-hour R&I of the damaged rim and tire at the SM Rate and a charge to mount and balance the rim and tire for \$25.00 will apply. This includes the installation of a spare or Gunny wheel assembly. These items should be entered manually onto the estimate.

When the rim is being repaired as a sublet and/or the tire is being replaced the following applies:

- A 0.2-hour R&I of the rim and tire at the SM Rate and a sublet amount of \$25.00 for mount and balance applies and can be entered manually onto the estimate. This includes the installation of a spare or Gunny wheel assembly.

If the vehicle is equipped with TPMS monitoring the most cost-effective replacement part can be added when required. Valve stems when required can be added at a cost of \$10.00 per wheel.

#### **Glass Replacement:**

The following applies to all glass claims where there is body damage:

- When glass is being replaced in conjunction with body part replacement the Re&Re time listed in ADXE, or Mitchell will apply. i.e., tailgate and tailgate glass both being replaced.
- When the urethane set glass requires R&I to facilitate a repair, the R&I costs will be based on the NAGS listed time at the current glass hourly rate. This operation can be entered as a sublet for the glass part requiring removal.
- A \$48.00 for urethane per part to a maximum per claim charge of \$96.00 applies.